

PLAN HIGHLIGHTS

ISSUE AGES Available for applicants ages 18-64, with coverage to age 75

- FEATURES**
- Guaranteed Issue Health and/or Dental, with plan upgrade options
 - Drug Upgrade available with simplified underwriting of medication history
 - Single, Couple, and Family coverage
 - Drug Upgrade Guaranteed Issue for approved Multi-life groups of 3 or more

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|---|------------------------------------|--|
| Health-Only or Health & Dental Coverage | Emergency Travel Medical Coverage | RAMQ Top Up (for Residents of Quebec) |
| Prescription Drugs | Green Shield On-Line Claim Service | Optional Health, Dental, and Drug upgrades available |
| Paramedical Services | Pay Direct Drug Card | Discounted Rates Available to EDGE Policyholders |
| Dental Care | Direct Deposit of Claim Payment | Multi-Life |

EMERGENCY TRAVEL MEDICAL COVERAGE

All plans include trips of 15 days, to a maximum of \$5,000,000 per calendar year. Eligible travel benefits will be paid at 100% based on the reasonable and customary charges in the area where they were received, less the amount payable by your provincial government health plan.

RAMQ TOP UP

For residents of Quebec and only if RAMQ is currently obtained. If the drug is covered on the RAMQ formulary, then 100% of the amount not paid by RAMQ will be reimbursed up to the plan maximum. If the drug is not covered on the RAMQ formulary, then the applicable percentage paid applies.

IMPORTANT NOTES

If Applicant currently holds any other coverages offered through the EDGE Plans, or is applying for any other EDGE Plans at the time of the Health & Dental application, EDGE Discounted Premium rates noted in the Rate Guide may be quoted.

Premium for Health & Dental coverage will be withdrawn on the 1st of each month.

Green Shield Canada reserves the right to perform a claim audit from time to time to verify the accuracy of the medical information provided.

Must be a resident of Canada who is covered by a provincial government health plan. Any expenses normally covered under Provincial Health Insurance plans will not be eligible.

Except where otherwise indicated, coverage maximums are based on a Benefit Year. Benefit Year means the consecutive 12 month period following the effective date of coverage and each 12 month period thereafter. All maximums shown are per covered person. Health & Dental plan renews annually October 1st each year, and rates are subject to change at that time. Rates are age-banded and increased every 5 years.

Health & Dental coverage provided by Green Shield Canada.

This is a brief overview of the benefits and some key definitions, exclusions, and limitations. Please refer to the Policy Booklet for complete details. In the event of any inconsistencies between this overview and the policy wordings, the actual policy wordings will prevail.

JUN17

MANAGE YOUR MEDICAL EXPENSES

HEALTH Provided by Green Shield Canada

Issue ages 18-64, coverage to age 75.

HEALTH

Guaranteed Issue

OPTIONAL UPGRADES

DRUG

Underwritten

HEALTH

Guaranteed Issue

PRESCRIPTION DRUG

Maximum

(Not available for Quebec residents unless RAMQ Top Up is selected)

Paid at 70%
\$400 per person per year

Paid at 90% per person
\$1,000 1st year
\$1,500 2nd year
\$2,000 3rd + years

EXTENDED HEALTH CARE

Professional Services/ Registered Therapists:

Acupuncturist, Chiropractor, Chiropractor/Podiatrist, Registered Massage Therapist, Naturopath, Osteopath, Physiotherapist, Psychologist/ Registered Social Worker, Speech Therapist

\$20 per visit, \$400 per person per practitioner, per year, combined max \$1,000

\$40 per visit, \$500 per person per practitioner, per year, combined max \$1,500

Accidental Dental

\$3,000 per person per year

\$10,000 per person per year

Ambulance Transportation

Includes land and air

Includes land and air

Hearing Aids

Not covered

\$500 every 36 months

Medical Services, Diagnostic tests and x-rays, dialysis equipment, laboratory tests

\$2,000 per person per year

\$3,000 per person per year

Medical Items and Home Support Services (in home nursing)
Separate maximums for Medical Items and Home Support Services

Year 1: \$1,500
Year 2: \$2,000
Year 3: \$3,000
Year 4+: \$4,000 per person per benefit category, per year

\$10,000 per person, per year combined

TRAVEL

Emergency Medical
Travel Coverage Out of Province / Country

15 days per trip; \$5,000,000 per person per year

15 days per trip; \$5,000,000 per person per year

VISION CARE

Prescription eyeglasses, contact lenses, laser eye surgery

Not covered

\$250 every 24 months

Eye Examination

Not covered

\$65 per person every 24 months

MANAGE YOUR DENTAL EXPENSES

DENTAL available if Health is selected

Provided by Green Shield Canada

DENTAL

Guaranteed Issue

OPTIONAL UPGRADE

Guaranteed Issue

Maximum

Paid at 70%
\$450 per person per year

Paid at 80% per person
\$1,000 1st year
\$1,000 2nd year,
\$1,250 3rd+ years

Basic Preventive & Restorative Services:

Recall exams, bitewing x-rays, preventative cleaning, fluoride, every 9 months. Complete oral exams and full x-rays every 3 years.

70%

80%

Endodontic and Periodontal treatment and Denture services: Periodontal scaling, occlusal equilibration, 8 units every 12 months; Denture cleaning 1 every 12 months, relining or rebasing dentures every 3 years.

70%

70%

Green Shield Canada reserves the right to perform a claim audit from time to time to verify the accuracy of the medical information provided. All Health & Dental clients are able to submit claims online.

Note: Except where otherwise indicated, coverage maximums are based on a Benefit Year. Benefit Year means the consecutive 12 month period following the effective date of coverage and each 12 month period thereafter. All maximums shown are per covered person.

Rates are age-banded and will increase in accordance with age-bands during the lifetime of the policy. Rates may also be adjusted annually for the entire group each October.

This Plan Comparison is a summary and does not constitute a contract. Refer to policy booklet for details.